

B6J (Official Form 6J) (12/07)

In re **Carol A. Merchiere**

Debtor(s)

Case No. **11-17019**

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <b>1,700.00</b>
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities:		
a. Electricity and heating fuel		\$ <b>700.00</b>
b. Water and sewer		\$ <b>65.00</b>
c. Telephone		\$ <b>0.00</b>
d. Other <b>See Detailed Expense Attachment</b>		\$ <b>365.00</b>
3. Home maintenance (repairs and upkeep)		\$ <b>300.00</b>
4. Food		\$ <b>900.00</b>
5. Clothing		\$ <b>350.00</b>
6. Laundry and dry cleaning		\$ <b>30.00</b>
7. Medical and dental expenses		\$ <b>587.91</b>
8. Transportation (not including car payments)		\$ <b>400.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <b>150.00</b>
10. Charitable contributions		\$ <b>150.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <b>167.43</b>
b. Life		\$ <b>185.00</b>
c. Health		\$ <b>0.00</b>
d. Auto		\$ <b>230.00</b>
e. Other		\$ <b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$ <b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <b>387.90</b>
b. Other		\$ <b>0.00</b>
c. Other		\$ <b>0.00</b>
14. Alimony, maintenance, and support paid to others		\$ <b>0.00</b>
15. Payments for support of additional dependents not living at your home		\$ <b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <b>0.00</b>
17. Other <b>See Detailed Expense Attachment</b>		\$ <b>1,457.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <b>8,125.24</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I		\$ <b>8,850.18</b>
b. Average monthly expenses from Line 18 above		\$ <b>8,125.24</b>
c. Monthly net income (a. minus b.)		\$ <b>724.94</b>

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**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Cell Phone</b>	\$	<b>175.00</b>
<b>Cable/Internet/Phone</b>	\$	<b>190.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>365.00</b>

**Other Expenditures:**

<b>Property Taxes</b>	\$	<b>580.00</b>
<b>Veterinary Care</b>	\$	<b>125.00</b>
<b>Prescription Medication (out of pocket)</b>	\$	<b>135.00</b>
<b>Football (for minor child)</b>	\$	<b>50.00</b>
<b>Karate (for minor child)</b>	\$	<b>200.00</b>
<b>Fish Oil and Vitamins</b>	\$	<b>50.00</b>
<b>Camp (Pro-Rata over 12 months)</b>	\$	<b>50.00</b>
<b>Boxing Classes (for minor child)</b>	\$	<b>65.00</b>
<b>Swim Club Membership (Pro-Rated over 12 months)</b>	\$	<b>70.00</b>
<b>Music Classes/Guitar</b>	\$	<b>86.00</b>
<b>Licensure Education/Fees</b>	\$	<b>46.00</b>
<b>Total Other Expenditures</b>	\$	<b>1,457.00</b>